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### Ohio's New Marijuana Law: What You Need to Know

Dec. 19, Gov. Mike DeWine signed legislation making significant changes to cannabis and hemp sales in Ohio, imposing new restrictions on the legalization voters approved in 2023.

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# CLEVELAND OBSERVER

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## Cocaine-Related Deaths Surge, Surpassing Opioids



Renee Matthews Jackson



SCAN TO LISTEN

Although cocaine is one of the leading causes of drug overdose deaths in Cuyahoga County in 2026, fentanyl continues to claim lives at an alarming rate. According to the Recovery Institute of Ohio, there was a significant decline in fentanyl deaths in 2023.

The national data from the Centers for Disease Control and Prevention (CDC) show an increase in cocaine overdoses. In 2023, more than 107,500 overdose deaths nationwide were linked to synthetic opioids, including fentanyl.

According to overdose data compiled by the Cuyahoga County Medical Examiner's Office, there were 333 suspected overdose deaths in Cuyahoga County in 2025, based on toxicology reports that include fentanyl, cocaine, and other substances. The specific report separates substances and does not list a simple total for fentanyl alone in the summary



chart. This total of 333 is for all suspected overdose deaths through 2025, not just fentanyl.

This monthly report confirmed the trend continued through the end of the year, showing that while fentanyl (and analogs) remains highly dangerous and present in mixtures, the total count of deaths primarily attributed to cocaine (including mixtures) exceeded those attributed solely to opioids, fentanyl for the 2025 calendar year. Even with the number of fentanyl-related overdoses on the decline and seemingly replaced by cocaine, there is still reason for concern in Cleveland communities because

fentanyl contamination could be in street drugs.

### Medical origins, illicit consequences

After originally being developed for medical use by Dr. Paul Janssen in Belgium in 1959, fentanyl was approved by the U.S. Food and Drug Administration (FDA) in 1968 to treat severe pain, typically after surgery or serious injury. Public health officials say the drug's presence in the illicit market has dramatically altered overdose risk.

Fentanyl is frequently mixed into other substances, including heroin, cocaine, and counterfeit pills, often without the user's

knowledge. Because the drug is extremely potent, even trace amounts can be fatal. According to the Health Policy Institute of Ohio, “Statewide, overdose deaths are declining. Ohio has not reported 2024 numbers yet, but the state recorded 4,452 unintentional drug overdose deaths in 2023, down 9% from the year prior.”

### Emergency departments see continued impact

Emergency departments across Northeast Ohio continue to see thousands of substance-related visits each year, reflecting both fatal and nonfatal overdoses. In October 2025 Dr. Thomas Gilson, the Cuyahoga County Medical Examiner, delivered remarks during budget hearings before the Cuyahoga County Council. Gilson said, “for the first time in the 21st century, cocaine is more prevalent in overdose deaths than opioids. In early 2025, cocaine was involved in approximately 63% of certified overdose deaths, compared to 46% for opioids.”

### Community questions drug contamination

Community members are increasingly questioning how and why fentanyl is appearing in the

*Continue on page 4*

## More than a trip: The rise of psychedelic-assisted therapy



Jennifer Bailey



SCAN TO LISTEN

The use of psychedelics has a long-standing history. Indigenous populations used them for spiritual and healing purposes. Dr. Nina Vasan, clinical assistant professor of psychiatry and behavioral sciences at Stanford, said researchers studied psychedelics in the 1940s and 1950s for their potential medicinal benefits.

In the 1960s, psychedelics became criminalized due to an increase in recreational use and their association with the counterculture movement. In the 2010s, research on psychedelics as a therapeutic aid has increased, providing promising outcomes. As a result, more states are passing legislation to decriminalize psychedelics.

### What is psychedelic-assisted therapy?

According to Vasan, psychedelic-assisted therapy

is the use of psychedelic substances, such as psilocybin (magic mushrooms), lysergic acid diethylamide (LSD), ketamine, MDMA (ecstasy or Molly) and ayahuasca during therapy sessions. Under the supervision of a trained mental health provider, participants taking psychedelics enter an altered state of consciousness, making them more susceptible to emotional healing and personal growth.

### Psychedelics' impact on the brain

Vasan said the psychedelic medication is administered via pill, IV drip, or injection, alongside psychotherapy. The psychedelics alter the neuroplasticity, which means the brain can become more flexible. The growth of connections between neurons, create new habits or patterns.

On Sept. 1, 2025, Dr. Alexa Altman and Shira Myrow, licensed marriage and family therapist, were interviewed about the use of psychedelics on the Modern Therapist's Survival Guide podcast (Sept. 1, 2025). They reported psychedelics quiet the amygdala, the part of the brain where fear and threat detection occurs, while

### HOW DOES PSYCHEDELIC-ASSISTED PSYCHOTHERAPY WORK?

Generally, psychedelic-assisted psychotherapy follows this basic framework. The exact process can vary depending on several factors, including the number of therapists, the number of sessions during the preparation, medicine, and integration stages, and the psychedelic substance that's being used.

#### PREPARATION SESSIONS



The therapists develop the therapeutic relationship and prep the client on the psychedelic substance. The client is resourced with skills

#### MEDICINE SESSIONS



The psychedelic is administered under medical supervision with the therapists present. The therapists provide a safe

#### INTEGRATION SESSIONS



After each medicine session, the therapists help the client process what they experienced. This often involves approaches that

also reducing activity in the default mode network (DMN).

Psychology Today describes the DMN as “a system of connected brain areas that show increased activity when a person is not focused on what is happening around them.” For example, your DMN will turn on when you are on your morning walk to the bus stop to go to work. The DMN can also turn on when “daydreaming, contemplating the past or the

future, or thinking about the perspective of another person.”

The DMN is responsible for the brain's activity during rest states, which can be disrupted if an individual has experienced trauma, resulting in an over- or under-responsive DMN when in a rest state.

Fred Barrett, neuroscientist at Johns Hopkins University,

*Continue on page 4*

## Ohio House passes Baby Olivia Act bill heads to state Senate



Angela Hay



conception.

The \$15 million nonprofit organization has created hundreds of other videos, including the series “Pro-Life Replies to Pro-Choice Arguments” and “Can’t Stay Silent: Stories of Abortion Regret and Healing.”

Ohio representatives received testimony from 15 parties in support of the bill and 45 who opposed it. Northeast Ohioans delivered testimony on both sides of the issue.

### Cleveland Right to Life activists argue in favor of the bill

“This is factual material,” Kate Makra, president of Right to Life Action Coalition of Ohio, testified in support of the bill. “This is biology. If we teach life cycles of plants and animals, why aren’t we teaching humans from conception?”

Jeannine E. Jones, president of Cleveland Right to Life, also testified in favor of the bill during its second hearing.

“The purpose of the Baby Olivia Act is to clearly refute, in a visual format, the claim by abortion proponents that a fetus is ‘just a clump of cells,’” Jones said in an email to The Cleveland Observer.

literally cannot afford or have and raise a child. She’s completely ignoring the racial dynamics of that.”

Census data shows Cleveland’s Black population declined by 37.3% between 1970 and 2020. Cleveland’s overall population declined by 50.3% in the same 50-year period.

### Opponent perspectives

Opponents of the bill dispute both the scientific validity of the video and its effectiveness as an educational tool.

“The Baby Olivia Act was problematic from the start for quite a number of reasons,” Firsich said. “Ohio is literally the only state in the country with no standards for health education already. We are starting from an incredibly weak point when it comes to educating our kids on their own health, reproductive health care, sexuality, and sex.”

Cleveland teacher M. Jennifer Martin Silva testified that the video was medically inaccurate and created as propaganda.

“Students should learn accurate and scientific facts about human reproduction and development,” Silva wrote, “but requiring the use of this video negates any factual science lessons.”

Ohio middle school educator Melissa Meyer claimed the video was “designed to promote a political agenda rather than educate.” She advocated for better resources for the students in her classes.

“They deserve truthful, developmentally appropriate education,” Meyer wrote, “that empowers them to understand their bodies, make informed decisions, and trust the adults responsible for teaching them.”

“These organizations don’t know a single thing about racial disparities in reproductive health, maternal care, and infant mortality,” Firsich said. “Ohio has horrific maternal and infant mortality rates, with Black infants dying at roughly three times the rate of white infants. Instead, we have \$20 million going to crisis pregnancy centers that provide zero actual reproductive health care services.”

The bill was introduced to the Ohio Senate on Nov. 25 but has not yet been assigned to a committee.

If the Senate advances HB 485, Ohio would be among the first states to require a specific advocacy-produced video as part of public school instruction. The bill’s progress will determine how future reproductive health lessons balance outside materials, existing science education standards, and the concerns raised by parents,

On Nov. 19, 2025, the Ohio House of Representatives passed House Bill 485, also known as “Enact the Baby Olivia Act.” This bill mandates that public school children in grades five through 12 be shown both a high-definition ultrasound video and “Baby Olivia,” a three-minute computer-generated film described as a “window to the womb.” The measure now moves to the Senate, where its potential effect on reproductive education will face additional scrutiny.

The bill was sponsored by Rep. Melanie Miller (R-Ashland), who acts as executive director of the Ashland Pregnancy Care Center and describes herself as “a fierce advocate for the unborn.”

Voting for the bill fell completely along party lines, with 59 Republicans in favor and 27 Democrats opposed.



Credit: At Next Step 4 ADHD

The bill allows students to be excused from instruction upon written request by their parent or legal guardian, and nonpublic charter schools are exempt from compliance.

An Ohio House press release celebrated the bill’s passage as a way to “enhance science education in Ohio public schools” and described the video as “medically accurate.” The press release employs language specific to the anti-abortion movement, choosing “baby” instead of “fetus” and describing conception as “the moment life begins.”

### What is the ‘Baby Olivia’ video?

The “Baby Olivia” video was created by the nonprofit organization Live Action, which describes itself as “the most effective pro-life movement in America,” and was reviewed by six medical professionals. The video depicts the fertilized egg as a glowing ball rolling through cozy pink uterine lining and shows a fetus with distinguishable eyes, ears, and fingers at six weeks after

“It is only fair to young people that they fully understand what a baby is at each stage of development.”

Jones believes issues of reproductive justice and freedom should be of particular concern to Cleveland’s Black population.

“For the past 50 years in Cleveland, there has been a steady decline in the Black population while Hispanics have grown and Asians have remained flat,” Jones said. “This is nothing less than a genocide on the Black people of Cleveland. ... The Black babies of Cleveland and America are being killed.”

Danielle Firsich, director of Planned Parenthood of Greater Ohio, disagreed with Jones’s perspective.

“She’s saying genocide as if it’s being imposed by an oppressor, but these are people making reproductive health care choices for themselves,” Firsich told The Cleveland Observer. “She’s ignoring the fact that abortions often increase in times of economic or social turmoil, when people

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### CLEVELAND OBSERVER

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students, educators, and advocacy organizations across Ohio.

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## Financial therapy strategies in uncertain times



Ray'Chel Wilson



SCAN TO LISTEN

Last winter, a family sat at their kitchen table in Cleveland, staring at bills stacked higher than the snow outside. The job loss was sudden, but the anxiety it triggered felt endless. They felt stuck, not just financially, but emotionally and without seeing a way forward.

They dreaded conversations about money, afraid of what tomorrow might bring. Their story reflects a national reality: surveys from mental health and financial organizations in recent years show that more than six in 10 Americans now see money stress as a top concern, often above health or safety, and say it is affecting their sleep, mood, and relationships, according to reports by Psychology Today and Forbes.

Counselors say they are seeing this financial strain in the therapy room, with clients reporting that financial worries are disrupting decision-making and family dynamics across income levels.



Fortunately, clinicians and financial therapists say anyone can restore at least some calm and control by using tools from financial therapy, especially during seasons when income suddenly changes, but the bills don't.

Feeling anxious about your finances is common, not a personal failure. Financial therapists like the team of Healthy Love & Money say this season demands more than budgeting and willpower, it calls for a new toolkit built on compassion, insight and practical strategies to help people weather the storm.

### Why stories matter in your money journey

Before you can change your money habits, you often need to rewrite the story money tells about you and your worth. Financial



### Summary of the "Advisor Advantage"

Metric	People with a "Coordinated Team"	People without a Plan
<b>Confidence</b>	87% feel financially secure	41% feel financially secure
<b>Resilience</b>	High likelihood of Emergency Fund	High reliance on Credit Cards
<b>Outlook</b>	Focus on Goals	Focus on Survival/Costs

therapy is about naming the old narratives—loss, fear, family expectations—and writing a new one with wisdom and support.

Financial therapist Aja Evans wrote in the 2022 article "Shedding Negative Money Narratives: Advice From a Financial Therapist," that many clients are working through "negative money narratives... especially when it comes to changes in your finances," and that financial therapy helps them "explore our thoughts, feelings, and behaviors around how we engage with money."

### The Importance of a Financial Team: Weathering the Storm Together

No one should navigate financial storms alone. A small "financial team" can help a family prepare, adapt, and stay encouraged during life's financial changes. At a minimum, experts suggest working with:

- An attorney
- An insurance agent
- A financial therapist or advisor

Together, these professionals help you draft wills and estate plans so your wishes are clear and your loved ones are protected, review health, life, disability and property coverage before a crisis hits, and set realistic goals that calm money anxiety and reframe finances as a tool for growth rather than a constant threat.

Research summarized by Wealthtender and Clute Wealth Management indicates that people who work with a coordinated team are more likely to stay on track with savings, recover faster from setbacks, and feel supported through uncertain times.

### Financial Therapy Strategies:

To move from overwhelm to

progress, financial therapists point to three practical tools anyone can learn: reshaping anxious thoughts, using the body's calming systems, and giving each dollar a clear job.

### Cognitive Behavioral Therapy

First, cognitive behavioral therapy, or CBT, is a form of talk therapy that helps people identify and change unhelpful thoughts and behaviors.

Financial therapists such as Audrey Schoen, LMFT, explain that CBT can be especially powerful for money anxiety because it teaches you to notice catastrophic thoughts like "I'll never get out of debt" and test them against reality, using tools such as thought records and gradual "exposure" to feared tasks like opening bills or checking balances.

### Money in the mindfulness

Second, mindfulness practices can ease in-the-moment financial stress. Health organizations like the Cleveland Clinic recommend the 4-7-8 breathing method as a simple pattern in which you inhale through your nose for four seconds, hold your breath for seven seconds and exhale through your mouth for eight seconds, repeating the cycle several times to calm your nervous system.

Short, structured practices like this, or a daily five-minute break from doomscrolling money news—give your brain a chance to reset before you make big financial decisions.



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Finally, simple budgeting frameworks can make money feel more manageable. As discussed in the workbook "Personal Finance Crash Course: What They Didn't Teach You in School," the 50-30-20 rule is a common guideline that suggests using about 50% of your after-tax income for needs, 30% for wants, and 20% for savings and debt repayment.

Many people find that pairing this framework with a budgeting app or spreadsheet turns vague dread into clear numbers and small wins they can build on over time.

### Why this matters

Money stress affects more than your budget—it shapes your health, work, and relationships, often in ways we only notice when times get tough. By combining practical financial education and emotional tools, financial therapy gives every household a way to find stability—even in an unpredictable economy.

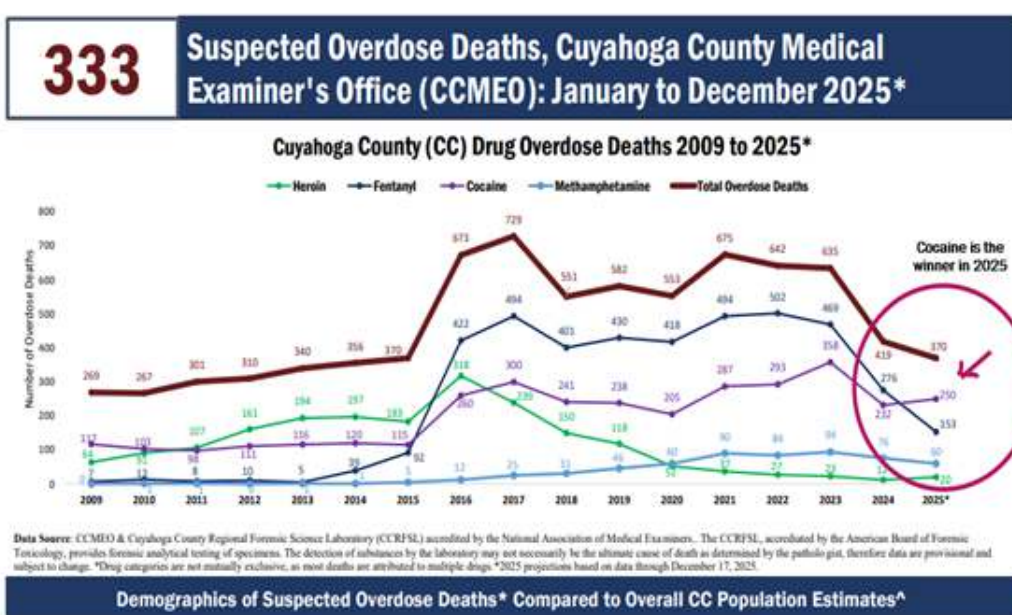
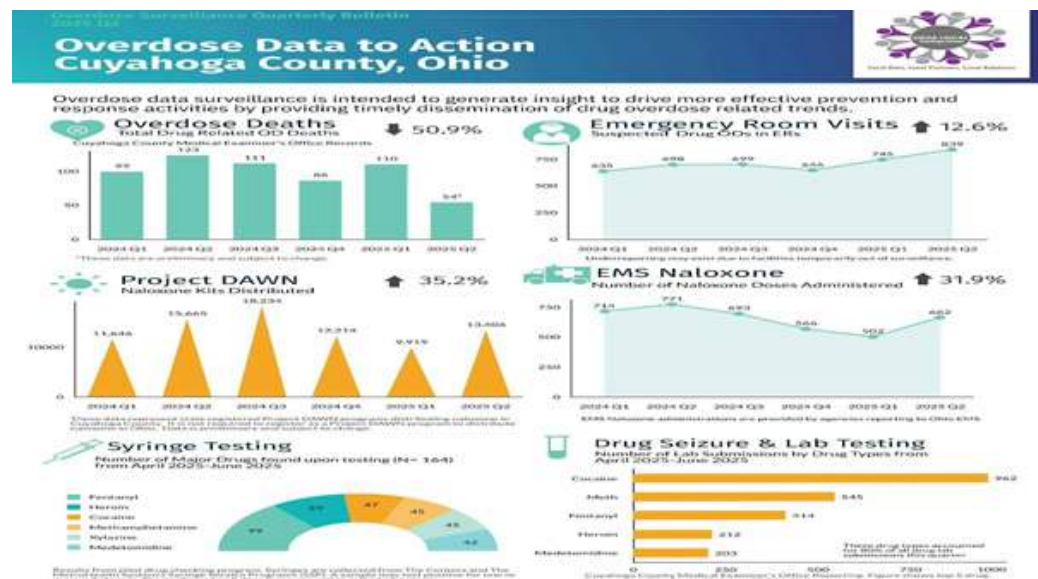
*Disclosure: The author is the creator of the workbook "Personal Finance Crash Course: What They Didn't Teach You in School", which is referenced in this article.*

*Ray'Chel Wilson is a certified financial therapist and author of the "Black Wealth Freedom" workbook series. She is the CEO of ForOurLastNames, a platform turning financial trauma into traction.*



## Cocaine-Related Deaths Surge, Surpassing Opioids

From front page



local drug supply. One Cleveland resident, who requested anonymity for professional career reasons, said the drug's potency raises troubling concerns about intent.

"Putting fentanyl into drugs, if deliberate, is used to stretch the drug and bring in more money," he said. "It only takes a tiny amount to be life threatening for someone, so why would anyone risk doing that to a paying customer?"

No strong evidence exists that states, fentanyl contamination is typically intentional. However, the resident's statement raises the issue of contamination by accident or through unsafe illicit drug manufacturing practices. Health expert, Dr. Joan Papp, from MetroHealth stated that illicit drug production is unpredictable, increasing the likelihood of uneven mixing and unintended overdoses.

She said, "Even if you are a recreational cocaine user and use it on weekends or once a month, that cocaine may be contaminated with fentanyl."

The Executive Summary says: a lack of product transparency" as a primary driver of the crisis. It explains that the illicit supply is marked by "inconsistent drug purity and quality." This validates that users are not just "making mistakes," they are facing a supply where it is impossible to know the ingredients (transparency) or the strength (purity) of what they are buying.

### Risk remains despite national decline

Although overdose deaths declined nationally from 2023 to 2025, according to provisional federal data, fentanyl's continued presence means overdose risk

remains high, particularly for people who use drugs alone or lack access to treatment.

Local agencies, like the Cuyahoga County Board of Health, are expanding access to Naloxone, often sold as Narcan, a medicine that quickly reverses and prevents an opioid overdose by attaching to opioid receptors and blocks the effects of other opioids. Residents are encouraged to seek treatment, referrals, and public education.

### Local and national support is available

Residents seeking help can contact local providers or call the 988 Suicide and Crisis Lifeline for mental health or substance-related crises and 24-hour support. Additional data and resources are available from the Centers for Disease Control and Prevention,

the National Institute on Drug Abuse, and the Alcohol Drug Addiction Mental Health Services Board's website, which provide updated statistics, prevention guidance, and treatment information.

*Renee Matthews Jackson is a contributing writer. She is a 2025 graduate from Full Sail University with a master's degree in new media journalism.*

## More Than a Trip: The Rise of Psychedelic-Assisted Therapy

From front page

shared in an interview with NOVA the research has shown that the claustrum is also affected by psychedelics. For the typical person's brain, the claustrum communicates to the various regions of the brain, assisting these regions in regulating when to turn on and off. For individuals suffering from mental illness, the claustrum can become rigid in its communication patterns with the rest of the brain, making it difficult to break cycles of thoughts or behaviors.

According to Barrett, when on psychedelics, the claustrum quiets, allowing the various parts of the brain to communicate in alternative ways, in turn allowing for the learning and practice of new behaviors or thinking patterns.

### Why now?

The popularity and intrigue around the use of psychedelics to help those struggling with mental health comes from the promising results from clinical trials, increased media coverage publicizing the research findings and the substantial financial crisis around access to mental health services. These components are creating a need for alternatives to traditional treatment interventions.

Psychedelic-assisted therapy's swift and direct impact on the brain also plays a role in

its growing popularity. Those struggling with depression and post-traumatic stress disorder (PTSD), especially if these individuals have a history of treatment resistance, meaning traditional medications are ineffective, have seen promising results from psychedelic-assisted therapy.

Despite promising findings, experts caution against viewing psychedelic-assisted therapy as a cure-all. Dr. Vasan expressed the need for more research to have a clearer understanding of psychedelics' effects on larger populations, more conditions, and whether there are any long-term therapeutic benefits and consequences.

### What's legal, what's not

Ketamine is FDA-approved for treatment-resistant depression and anesthesia, making it the only psychedelic-like substance with FDA approval for mental health treatment. Oregon in 2020 and Colorado in 2022 passed bills decriminalizing psilocybin. Colorado also approved it for therapeutic use, according to Joshua S. Siegel's data analysis on psychedelic legislation reform.

Siegel's analysis reports that Colorado, Connecticut, Hawaii, New Jersey, Oregon, Texas, and Washington considered bills

proposing reform of existing laws restricting access to psychedelic drugs or proposing further research into reform legislation. He goes on to report that Colorado has passed a trigger law decriminalizing prescription MDMA contingent on FDA approval.

### Takeaways

Psychedelic-assisted therapy is the use of psychedelic medication in conjunction with psychotherapy.

Psychedelics quiet certain parts of the brain so that it can create new thought patterns and behaviors.

Currently, psychedelics appear to be most beneficial for depression and PTSD, especially if there is a history of treatment resistance.

Despite promising results, more research needs to be done to have a clearer understanding of psychedelics' effects on larger populations, more conditions, and if there are any long-term therapeutic benefits and consequences.

*Jennifer Bailey is a wife, mother of three, and a therapist. She is a Licensed Clinical Social Worker and Registered Drama Therapist.*



## Ohio's New Marijuana Law: What You Need to Know



Angela Hay



On Dec. 19, 2025, Gov. Mike DeWine signed legislation making significant changes to cannabis and hemp sales in Ohio, imposing new restrictions on the legalization voters approved in 2023. For now, adults in Cleveland can still legally use marijuana, but businesses and individual users will need to adjust to new constraints.

### What is Senate Bill 56?

Senate Bill 56, sponsored by Sen. Stephen A. Huffman, R-Tipp City, revises Ohio's adult-use marijuana, medical marijuana, and intoxicating hemp rules, mandating far-reaching changes for the industry.

The bill establishes a new Division of Cannabis Control to serve as the single regulatory agency for cannabis businesses and products. Beyond simply licensing and disciplining businesses, this division holds the power to define legal products, set packaging standards, and prohibit dispensaries from offering sales incentives like gifts or samples.

Additionally, the law caps the number of dispensaries at 400 statewide, requiring a one-mile gap between locations and a 500-foot buffer from schools, playgrounds, and churches.

The law also closes a loophole for 'intoxicating' hemp products, such as THC drinks and Delta-8 vapes. This update matches Ohio's regulations with the federal law passed in November 2025. The bill eliminates them being sold freely at gas stations or corner stores.

These items are reclassified as marijuana and can only be sold at official dispensaries, and it removes advocacy for sellers.

On a restorative note, the legislation also permits

individuals with marijuana-related misdemeanors to file for expungement of those offenses from their criminal records.

### How to use marijuana legally after SB 56 goes into effect

For adults 21 and older, staying on the right side of the law under SB 56 comes down to a few core practices

Buy only from licensed Ohio dispensaries. Consumers are prohibited from using cannabis products from other states, purchased from unlicensed sellers, or received as gifts.

Use only in private spaces. This new law prohibits all public use of marijuana, regardless of whether it's smoked, vaped, or eaten. It also allows landlords to restrict marijuana usage at their properties. The only legal place to use marijuana is one's personal residence.

Keep products in original, labeled packaging. Cannabis products must be stored in their original child-resistant containers. This allows law enforcement to determine if the product was purchased legally and meets state standards.

Only store opened cannabis products and paraphernalia in the trunk of your car. Sealed products may be stored anywhere in the car, but open packages must be kept in the trunk. In vehicles without a trunk, they must be secured in the area farthest from the driver.

Abide by home-grow limits. Ohio residents are allowed a maximum of six plants per person and 12 plants per residence. These plants must be grown in a secure place that can't be accessed by people under 21 nor be seen from a public space using "normal unaided vision." Plants can only be grown at the grower's primary residence, and the grower cannot sell or give cannabis products to another person.

Don't purchase cannabis for anyone under 21 years of age.

Always drive sober. Driving under the influence of marijuana

**5 significant changes to hemp/marijuana regulations Gov. DeWine signs SB 56:**

1. THC limits added to hemp products
2. New/expanded penalties added for driving under influence & underage transfer
3. Landlords can restrict marijuana use
4. Legal protections for users removed
5. Stricter rules on packaging & growing

**YOU CAN SEE THE MAIN CHANGES**

Credit: Instagram feed joshduke.cle and instagram.com/clevelanddotcom/

is prohibited by Ohio's OVI and drugged-driving laws, no matter how the marijuana was purchased. Both drivers and passengers are prohibited from smoking in vehicles.

### How People Are fighting the Law

As soon as SB 56 was signed into law, a coalition of activists, hemp businesses, and cannabis advocates began an effort to repeal major parts of it. Ohioans for Cannabis Choice (OCC) filed initial paperwork for a statewide referendum that would ask voters to overturn key sections of SB 56. That referendum would take place in November 2026, and SB 56 provisions could be frozen while that process takes place.

OCC organizers criticized the bill as "government overreach" and expressed concerns about the economic effect of the bill on small businesses.

Once the initial paperwork is approved, activists have 90 days from the bill's signing to collect and submit 248,092 signatures. Unless referendum efforts succeed, these new restrictions will go into effect on March 20. Ohioans who want to avoid marijuana-related legal trouble

should buy from licensed dispensaries, stay within public limits, and avoid public use as the political fight over legal marijuana continues.

Angela Hay is a journalist and body positive movement instructor in Columbus, Ohio.

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Christina Easter

The Cuyahoga Earned Income Tax Credit Coalition will prepare and electronically file federal and state tax returns for residents at locations across Northeast Ohio through April 15.

The service is free and is provided as an alternative to residents paying to meet their tax filing responsibilities and to ensure individuals claim the Earned Income Tax Credit and child tax credits.

The Coalition is a partnership of nonprofit and local community organizations that work together to provide free tax preparation services to residents of the county as part of the Internal Revenue Service Volunteer Income Tax Assistance Program (VITA).

Enterprise Community Partners is a national nonprofit which provides oversight for 18 VITA locations in Cuyahoga County and more than 400 Internal Revenue Service volunteers are certified as greeters, return preparers, and site coordinators.

“We look to make sure that those who are eligible for these credits claim them because this can mean almost \$8,000 for a family that qualifies with three or more children,” said Kathy Matthews, director with Enterprise Community Partners, a national nonprofit that supports the office in Ohio. “The refund residents receive helps them pay rent, utilities, and meet the household needs and not have to pay someone to complete the tax return for them. So, it is a very important and impactful program which really makes a difference to our residents.”

The Coalition offers in-person, drop-off and virtual tax

preparation. Individuals can schedule an appointment online at [refundohio.org](https://refundohio.org), which walks users through eligibility for receiving services.

There's an option to schedule an appointment by the location you choose which will show the dates and hours of availability through April 15. If you don't know which site you want but there's an area which is easiest for you to travel to, you can put the zip code and it will give you the most convenient location.

When scheduling an appointment and/or during the actual appointment, taxpayers will go through the intake process.

#### Required documents for tax preparation appointment:

- Social Security cards for you, your spouse, and dependents
- Government-issued current photo ID for you and your spouse (if filing jointly)
- Tax documents: W-2 (Wages), W-2G (Gambling Winnings), 1098-E (Student Loan Interest), 1098-T (Tuition), 1099-DIV (Dividends), 1099-G (unemployment), 1099-INT (Interest income), 1099-MISC (nonemployee income), 1099-R (Pension), 1099-SSA
- Bank account and routing number for direct deposit

#### In person

Most of the sites are in-person. During this appointment, you will meet with a volunteer who will complete your tax return. Next, the return is quality reviewed and ready for your signature. You walk out with your return completed.

#### Drop-off

These sites require that taxpayers complete the intake process when they drop off their tax documents at the designated tax site. Individuals will be notified by telephone that their return is complete and they can return to the same location. A quality review of the return will be conducted and the taxpayer's documents will be

returned.

#### Virtual

You will have to upload your ID(s), Social Security card(s), all of your tax documents and sign your return electronically. Final review will be completed with you over the phone.

#### Friday and Saturday Super Refund Events

During the filing season, the Coalition and its partners have Super Refund Events during the filing season.

“What's advantageous to those events is we typically have other organizations that join us who host tables for the services they provide that individuals can take advantage of,” said Matthews.

“The Greater Cleveland Food Bank, Cuyahoga County Jobs and Family Services, and Legal Aid table at these events.”

#### City tax returns

The Coalition volunteers do not generally complete city returns or RITA returns. However, the city of Cleveland participates in the Super Refund Events and assists Cleveland residents complete their Cleveland city tax return.

“We remind people who do not live in the city of Cleveland to file their Regional Income Tax Authority (RITA) or other city tax return,” said Matthews. “We are promoting compliance of filing

returns as accurately as possible.”

#### No paper checks this year

This year the federal government will eliminate paper checks as it implements its payment modernization process and moves exclusively to electronic payments.

“We have a public awareness campaign underway to make sure that those who have traditionally requested a paper check have an active, safe bank account available and bring that information with them so their refund will be direct deposited,” said Matthews.

“It's not that they won't get their refund, it will just take much longer.”

#### Community benefit

Currently, the Coalition serves over 200,000 individuals in Cuyahoga County through the VITA Program and over \$200 million in refunds have been claimed by residents who have been served over the last 20 years.

During the 2024-25 tax season, 10,666 clients received free tax services and the Coalition generated \$13.5 million in tax refunds back into communities.

More information can be found at [irs.treasury.gov/freetaxprep/](https://irs.treasury.gov/freetaxprep/) or call 800-906-9887

*Christina Easter is a freelance journalist and writer.*

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## LEGAL NOTICE

Olympia Foundation, Inc. has applied to the City of Cleveland for financial assistance from the U.S. Department of Housing and Urban Development (HUD), through the City of Cleveland Housing Trust Fund, to rehabilitate the Olympia Building located at **3337-3361 East 55th Street, Cleveland, Ohio.**

Any person who was a tenant of said property as of **June 30, 2023**, and who moved from the property or moved personal property as a **direct result of a federally assisted acquisition, rehabilitation, or demolition project**, may be eligible for relocation assistance and other benefits under the **Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.**

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[orolyfoundation@cvrassociates.com](mailto:orolyfoundation@cvrassociates.com).

## Protecting generational wealth in Black communities



Staff Writer

Community Awareness Feature:  
Alzheimer's and Estate Planning

For many Black and Brown families in Cleveland and across Northeast Ohio, multigenerational gatherings, especially during the holidays, can bring moments of joy and concern. Health professionals say it is often during these visits that families notice subtle changes in memory, behavior, or daily functioning among older relatives.

Those observations matter, researchers say. African Americans and Hispanics face higher rates of both diabetes and Alzheimer's disease, conditions that public health experts have identified as disproportionately affecting communities of color. According to National Library of Medicine (NLM) 2024 national health data, the combined risks of both diseases highlight the importance of early planning, not only for medical care, but also for protecting family assets and documenting personal wishes.

### A disproportionate health burden

African Americans are disproportionately affected by diabetes, with rates more than twice those of the overall U.S. population, according to the U.S. Department of Health and Human Services Office of Minority Health.

Alzheimer's disease and related dementias also affect African Americans at higher rates. African Americans are about twice as likely as white Americans to develop Alzheimer's disease, while Hispanics face about 1.5 times the risk, according to the Alzheimer's Association.

Researchers have found associations between diabetes and an increased risk of cognitive decline, though medical experts caution that the relationship is complex and not fully understood. What is well established, according to the National Institute on Aging, is that delayed diagnosis of Alzheimer's disease can limit



Credit: Unsplash

treatment options and complicate long-term care planning.

### Why early planning matters

Alzheimer's disease is the most common form of dementia, a progressive brain disorder that affects memory, reasoning, and the ability to perform daily activities, according to the National Institute on Aging.

As symptoms advance, individuals may lose the legal capacity to make medical or financial decisions. When planning has not been completed in advance, families may face sudden challenges, including arranging care, navigating guardianship proceedings, and managing finances under urgent conditions.

The National Institute on Aging notes that recognizing symptoms early allows families more time to plan, seek support services, and maintain quality of life for both patients and caregivers.

### Gaps in estate planning

Estate planning is a key factor in protecting families affected by neurodegenerative disease, yet national data show significant disparities.

A 2024 report by Trust & Will, a digital estate planning company, found that, despite having a higher rate of neurodegenerative diseases, Black and Hispanic adults are the least likely demographic groups to have estate planning documents. About 64% of Black respondents and 62% of Hispanic respondents reported having no formal estate plan, compared with lower rates among white respondents.

Legal experts note that estate planning is not limited to households with significant wealth. Documents such as powers of attorney, health care

proxies, and written instructions for personal property can help families avoid confusion and conflict when medical decisions arise.

### Local impact in Cleveland

In Cleveland, the lack of estate planning can have lasting consequences. Housing advocates and legal aid organizations warn that unclear inheritance arrangements can lead to "heirs' property" disputes, a condition in which property is passed informally across generations without clear title.

Such disputes can result in forced property sales, family displacement, and neighborhood instability, according to housing policy researchers. They also increase demands on local probate courts and social service systems.

In response, community clinics, churches, and nonprofit organizations across Northeast Ohio have expanded outreach efforts focused on Alzheimer's

awareness and basic estate planning education, often tailored to communities of color.

### Looking ahead

Public health experts say awareness is a critical first step toward prevention and preparedness. Recognizing warning signs, such as memory loss, confusion, or changes in judgment, can prompt earlier medical evaluation, according to the Alzheimer's Association.

Legal advocates emphasize that conversations about medical preferences and financial responsibilities are most effective when they occur before a crisis. For Cleveland's Black and Brown communities, early planning can help preserve stability, protect generational wealth, and ensure that elders' wishes are respected, experts say.

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## Black History Month: Lessons from Black Wall Street



Ray'Chel Wilson



*Why remembering the destruction of Black Wall Street is the key to rebuilding.*

When Loula T. Williams and her husband opened their third theater in Tulsa's Greenwood District in 1921, they practiced disciplined budgeting principles that still resonate a century later. Historical records show the couple meticulously tracked expenses and prioritized financial obligations before pleasures, building a path to becoming self-made millionaires.

Weeks later, a white mob destroyed their theaters, along with 35 blocks of what historians at the Tulsa Historical Society and National Endowment for the Humanities have described as the nation's wealthiest Black neighborhood. But the financial principles that built Black Wall Street, intentional budgeting, strategic debt management, and wealth-building through multiple income streams, survived. And they're exactly what communities in Cleveland, Toledo and across the Midwest need to build, generational wealth today.

### The wealth gap keeps growing

Financial literacy remains a barrier to wealth-building in Black communities. The Federal Reserve's 2023 Survey of Consumer Finances indicates the median white family holds six times the wealth of the median Black family. Research from the Institute for Policy Studies shows the median Black family saw its wealth drop by more than half between 1983 and 2016, while white household wealth increased by 33%.

But the entrepreneurs of the Greenwood District proved that strategic money management, budgeting, debt reduction, and investment, can create thriving Black economic ecosystems even under Jim Crow. Their lessons offer a roadmap for Cleveland residents navigating today's wealth gap.

### The 30-20-50 rule for building steadily

Loula T. Williams and her husband John became self-made millionaires in Greenwood by meticulously tracking every cent and prioritizing financial obligations before pleasures. Their disciplined money management laid the foundation for their financial independence and enabled them to build a lasting business legacy.

Their success demonstrates what intentional budgeting can achieve. One effective approach is the 30-20-50 rule: allocate 30% of income to wants, 20% to

savings or investing, and 50% to needs. This creates a sustainable spending framework that prevents overspending while building savings. For Cleveland families living paycheck-to-paycheck, this simple formula can be the difference between debt and financial stability.

An alternative method, zero-based budgeting, assigns every dollar a specific job. Both strategies require the same discipline that made Greenwood's economy thrive: intentional planning.

### Paying down debt the Greenwood way

Dr. A.C. Jackson, a prominent Greenwood physician who died defending his home during the 1921 Tulsa Race Massacre, taught his community about strategic debt repayment. His approach mirrors two methods financial advisors still recommend today.

The avalanche method tackles high-interest debt first, saving money on interest payments over time. The snowball method pays the smallest debts first, creating psychological wins that build momentum.

For Cleveland residents struggling with credit card debt, medical bills, or student loans, choosing the right strategy depends on personal circumstances. Those motivated by quick wins may prefer the snowball approach. Those focused on long-term savings should consider the avalanche method.

Both require commitment. Both work. The key is starting.

### Building passive income streams

O.W. Gurley didn't just own the Gurley Hotel. He invested in real estate across Greenwood, creating multiple income streams that generated wealth even while he slept. His strategy illustrates the difference between working for money and making money work for you.



Credit: Generated by Gemini AI (2026) / Public Domain.

Passive income, such as earnings from investments, rental properties, or royalties, requires little ongoing effort once established. Residual income, like commissions from ongoing sales, demands continued work. Understanding the distinction helps Cleveland residents identify wealth-building opportunities.

For beginners, the U.S. Securities and Exchange Commission recommends starting with low-risk options like dividend-paying stocks or exchange-traded funds (ETFs), which offer diversification without requiring deep market expertise. Those with higher risk tolerance might explore individual stocks or real estate investment trusts.

The critical rule Gurley likely followed: never enter an investment without an exit plan. Know when to sell, when to hold, and when to walk away.

### Protecting your intellectual property

Mabel B. Little, a poet and civil rights activist who understood the value of creative work, taught her community that intellectual property represents wealth. Her copyrighted writings generated income long after their initial publication.

Cleveland's growing community of artists, writers, and creators can follow her example. Copyrights protect original creative works like music, writing, and visual art. Patents protect inventions and processes. Trademarks safeguard brand names and logos.



Credit: BlackWallStreet.org

Registering intellectual property ensures creators receive compensation for their work and can build residual income streams that support financial independence.

### From Tulsa to Toledo to Cleveland

The Greenwood District's destruction in 1921 wiped out an estimated \$200 million in Black property in today's dollars, according to the Harvard Gazette's analysis of recent economic research.

Yet, according to the U.S. Commission on Civil Rights, a 2001 state report estimated documented losses at just over \$30 million in today's dollars, based largely on denied insurance claims.

In both accounts, insurance companies refused to pay most claims, and the city never compensated survivors, even as the same financial principles that built Black Wall Street remained intact in Black communities across the country.

Personal financial literacy alone won't close the racial wealth gap. Systemic change is also necessary. The Institute for Policy Studies proposes structural solutions including baby bonds programs, significantly raising the minimum wage, investing in affordable housing, and Medicare for All. These policy changes would address the historical injustices that created the divide.

While Cleveland residents advocate for these broader reforms, they can also practice the individual strategies that built generational wealth in Greenwood. Just as Black entrepreneurs in Toledo apply the same discipline Loula Williams employed a century ago, families in Cleveland can use these tools to fight the stagnation of generational wealth for financial empowerment.

The path forward requires both individual action and collective advocacy. It requires understanding that personal finance is personal. Risk tolerance, goals, and timelines vary by individual. However, the fundamentals do not change.

Budget intentionally. Eliminate debt strategically. Invest wisely. Protect your assets. Build multiple income streams.

These are not just historical lessons. They are survival strategies for building Black wealth in 2026.

*Ray'Chel Wilson is a Certified financial therapist and FinTech founder.*